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HUGHES' PLAN OF OPEN DOOR IS ACCEPTED

Dr. Wang Fears That Proposal May Be Thought a First Step in International Control.

MAY ASK EXPLANATION

Other Powers Give General Approval—France and Japan Consider Minor Points of Resolution.

WASHINGTON, Jan. 18.—America achieved another important victory in the Arms Conference today when the nine nations of the Far-Eastern committee finally and formally adopted the first three articles of Secretary of State Hughes' resolution, making positive the historic "open door" policy regarding China.

Article Four, the biggest possibility for contention, and which provides for a review of concessions in China by an international reference board, created by the resolution, was left open for the time being. This is the last article of the resolution.

WASHINGTON, Jan. 18.—China fears the sweeping open door resolution in the Arms Conference by the American government, it was revealed today.

The Chinese delegates may make objection to part of this resolution, or may accept the document only with reservations, or ask an explanation of it.

Although the other powers have given general approval to the new American resolution, with France and Japan still considering minor points, China has not accepted, Dr. Wang, one of the three delegates to the conference, said today.

Wang stated that he believed the people of China might fear the resolution sponsored by Secretary Hughes as the first step in international control of China by powers.

HOKESHOT TOUNEY OPENS

McCrery, Olsen, Gaines, and Campbell Play First Match.

E. A. McCrery of Columbia was the first entrant in the "barnyard golf" tourney of the Missouri Farm Bureau Federation, which opens this afternoon. The first match will begin at 4 o'clock in the Stock Judging Pavilion.

John Olsen, Charles Gaines and Cecil Campbell, members of the Ag Club, will be the referees who will settle disputes between the horseshoe pitchers.

ST. LOUIS BANK CASE UP TODAY

Grand Jury to Decide if Night and Day Bank Violated Banking Laws.

ST. LOUIS, Jan. 18.—The St. Louis grand jury tomorrow will consider whether the state banking laws were violated by directors and officials of the Night and Day Bank, which was closed January 6.

If the jury should find that the institution was defunct before deposits were deposited, criminal prosecution could be instituted.

New indictments are expected against Arthur Meininger, cashier, who has already been named in three counts: grand larceny, embezzlement, and making a false statement concerning the financial status of the bank. Meininger today went over the muddled affairs of the bank with State Finance Commissioner Hughes.

MRS. SALLIE CARTER DIES

Burial at 2 O'clock Tomorrow Afternoon in Mt. Zion.

Mrs. Sallie Carter, wife of J. J. Carter, 1509 Paris road, died at 9:30 o'clock this morning. Mrs. Carter had been ill for some time. Burial will be at 2 o'clock tomorrow afternoon in Mt. Zion Cemetery.

Mrs. Carter is survived by her husband and three sons: E. M. Carter, C. C. Carter and R. E. Carter.

Dramatic Arts Club to Read Play. Molnar's Liliom, the famous play by the Austrian dramatist that is now enjoying an extraordinarily long run in New York, will be read by members of the play-reading section of the Dramatic Arts Club at 7:30 o'clock Thursday night in the Y. M. C. A. Auditorium.

Firemen Hurt When Roof Collapses

CAMDEN, N. J., Jan. 18.—Five firemen were hurled into a veritable oven when the roof of a burning building collapsed today. They were all pulled out alive, but one suffered probably fatal injuries. The damage was estimated at \$130,000.

Governor May See "Ninth Deacon." R. L. Hill, alumni recorder, received a letter yesterday morning from Gov. A. M. Hyde in which he stated that he hopes to be here to attend the "Ninth Deacon."

Son Born to Rural Mail Carrier

A son was born to Mr. and Mrs. Roy Mitchell at 4:30 yesterday morning. Mr. Mitchell is mail carrier on Rural Route No. 9, and lives one mile east on Fulton road.

THE WEATHER

For Columbia and vicinity: Snow tonight and Thursday; colder tonight and much colder Thursday, with temperature to 14 or lower.

For Missouri: Unsettled weather tonight and Thursday, probably snow; colder Thursday, and west and north portions tonight; cold west portion tonight, with temperature 5 to 10 degrees above zero.

Shippers' forecast: Within a radius of 200 miles of Columbia the lowest temperature during the next 36 hours will be 10 west; 6 north; 20 east, and 12 south.

Overcast skies prevail in all sections of the country. Snow has been general in the Missouri Valley, the upper half of the Mississippi Valley, the Ohio and Lake region, and upper Plains and Rocky Mountain states.

Temperatures have not changed much in Missouri, and to the east and south, but it is much colder in the upper Central Valleys and Plains; zero conditions have reached Nebraska and Colorado.

Local data: The highest temperature in Columbia yesterday was 33 degrees, and the lowest last night was 31 degrees. Precipitation 0.05. A year ago yesterday the highest temperature was 33 degrees and the lowest was 19 degrees. Sun rose today 7:25 a. m. Sun sets 5:14 p. m. Moon rises 11:31 p. m.

COLD WAVE IS ON WAY HERE

Temperature Will Drop to Point Near Zero by Tomorrow Night.

Columbia is at last in for a spell of real winter weather. George Reeder of the United States Weather Bureau, announced this afternoon that it would begin to get cold tonight, and that the mercury will be down near zero tomorrow night.

WALTER SUTTON GIVEN 7 YEARS IN PENITENTIARY

Bootlegger Fined—Several Stays of Execution Are Granted in Circuit Court Today.

Walter Sutton was sentenced to serve seven years in the state penitentiary this morning in the Boone County Circuit Court. The jury's verdict followed after it was shown that the defendant was guilty of a charge involving his daughter, Hattie Sutton. Miss Sutton took the stand yesterday afternoon, followed by Tom Walden and Sheriff Fred Brown.

Henry Bishop, a vocational student in the University, was found guilty of bootlegging and fined \$200. Russell Donenburgh, who is also a vocational student, testified that he gave Bishop \$4 for a quart of whisky on December 19. The price of the whisky was \$8 a quart but Donenburgh was charged half the cost at the time of the purchase. Donenburgh said he went to the car and found the whisky under the back seat where Bishop, the defendant, told him he could find it.

The case against Harvey Criggs, charged with carrying concealed weapons, was dismissed last yesterday afternoon. Harry Shippe was dismissed by the court on the charge of giving away intoxicating liquors. Teddy McAllister was fined \$1 and costs, amounting to \$20, this afternoon on the charge of being implicated in passing a bad check.

John Gilmore, who has served a jail sentence in the penitentiary for bootlegging, was given an indefinite stay of execution on the condition that he does not violate the law and refrains from selling any more liquor.

John Ponce, serving a sentence, was given an indefinite stay of execution on the condition that he remains a law abiding citizen in the future and that he pays money due for court costs.

Frank Lama was given his freedom by Judge Harris after spending some time in the penitentiary. A stay of indefinite execution was granted with the same conditions as those imposed on Ponce.

SECRET SOCIETIES EXCLUDED

Cannot Have Pictures in Savitar; Council Discusses Debt.

A resolution was passed by the Student Council last night adding a by-law to the Savitar constitution. The by-law prohibits the publication in the Missouri yearbook of any organization's picture that is not accompanied with the entire roll "in readable English." This will mean the exclusion of secret societies from the pages of the Savitar.

The council also considered the report of the treasurer in regard to the collection of the 50-cent assessment on the student body to take care of its debt. A meeting of the presidents of the divisions of the University will be called this week by J. Max McCann, student president, in an effort to gain the better cooperation of the schools in the collection of this assessment. As it is now, the few who have paid are not being given fair treatment. A large percentage of the student body has not paid, it was said, and thereby a hardship is worked on those who have met the crisis in student financial affairs.

Gerard Sparks Is Improved

The condition of Gerard Sparks of Moberly, who has been dangerously ill with smallpox, is slightly improved. Mr. Sparks is the brother of Mrs. Y. E. Sullivan, 303 North Eighth street.

SENATE CALLS FOR EUROPE'S DEBT FIGURES

McCormick's Resolution Asking Investigation by State Department Passes Easily.

INTEREST WILL BE ASKED

If It Had Not Been for France's Attitude at Conference the Matter Might Not Come Up.

By DAVID LAWRENCE (Copyright, 1921).

WASHINGTON, Jan. 18.—America's first call to Europe to pay her war debt has gone forth.

The adoption by the United States Senate of the resolution introduced by Senator Medill McCormick of Illinois asking the Department of State to submit to Congress all the information in its possession with reference to the financial affairs of European governments is the beginning of a movement which looks to ward payment and not cancellation of European debts.

For nearly four years the Senate has kept quiet about the allied war debt fearing that the executive branch of the government might be embarrassed. The fact that Mr. McCormick introduced the resolution immediately after his conference at the White House is taken generally to mean that the President not only interposes no objection but that the Department of State will not hesitate to ask the Treasury Department to furnish all the data necessary.

Just what the effect will be of the official publication by the American government of what it knows of the financial affairs of Europe is not seriously thought of at the moment, but the object is to let Europe know that America expects her to pay the war debt. The policy of France at the Arms Conference is the direct cause of the change of sentiment in the Senate from a policy of passive silence to active interest in the payment of the European debt. Great Britain has told the United States informally that she does not expect cancellation but merely wants fair terms on the fixing of the dates of payment for principal and interest. France on the other hand has let it be known that she considers the war debt as "a political debt" and her statesmen here have referred to it as in the same category as the other "scars" received by France during the war.

OTHER INFORMATION DESIRED The United States government has not yet formally called upon the European governments for payment of the war debt or its interest. As soon as the funding bill is passed, however, such negotiations will begin. For the moment the significant development is that the Senate means to have all the information about European budgets made public so that if there are any errors in the data they may be corrected at once. A good deal of controversy has arisen as to the exact size of European armies. The Senate resolution will bring out the American government's information as to what is being spent in Europe for armies and navies.

If it had not been for the militaristic policy pursued by France at the Washington conference where the insistence of a large standing army was coupled with the demand after for the right to build a large navy, the chances are little would have been said about the European debt in the Senate. But many senators now feel that if France has the money for armament, she has it to pay the United States at least the interest. France claims her budget cannot be balanced until the reparations question is settled and payments from Germany are regulated. America is being drawn involuntarily into the discussion alongside of Lloyd George in an effort to obtain an adjustment of the reparations question, but the United States has already made it clear that the collection by the Allies of their debt from Germany is one thing and their payment to the United States of the money lent during the war is quite another. Under no circumstances will the two be tied together though it is by no means impossible for the American government to grant terms to the Allies which will correspond more or less to the time when funds may be expected by them from Germany.

FRANCE WANTS CENSOR

The demand for the publication of the government's data about European fiscal affairs has already aroused a storm of protest in France where it had been expected that some private loans might be made by American banking firms from time to time. But with the American government's attitude toward France at present, the flotation of any more loans in the United States is extremely doubtful for the Executive has the moral power of veto even over private loans. It may be that the new Poincare ministry will learn soon enough what havoc was wrought by the French delegation at the Arms Conference, but the first public evidence of it is the McCormick resolution which passed by overwhelming vote and which while without White House inspiration bears, nevertheless, no objection from the Chief Executive at this time.

C. E. Northcutt Visits Sturgeon

C. E. Northcutt, county superintendent of schools, went to Sturgeon yesterday morning to visit the schools of that district.

COLUMBIA PIONEER IS DEAD IN KANSAS CITY

R. R. Judy Was Formerly an Officer of the Boone County Trust Company Here.

News of the death of R. R. Judy yesterday morning in Kansas City from double pneumonia after an illness of ten days, was received by long distance telephone by Alex Bradford, Jr., vice-president of the Boone County Trust company. Dick Judy, a brother, went to Kansas City yesterday to take charge of funeral arrangements, and he will arrive in Columbia with the body this afternoon. The family burial ground is at Old Cedar, Callaway County, but plans for the funeral have not yet been made.

R. R. Judy is survived by his widow and two boys, one about 7 years old and the other 3 years old. He leaves three sisters; Mrs. Lillian of Centralia and Miss Rose and Dullie. Judy, 10 miles northeast, Boone County, and four brothers; Dave and Henry Judy of Oakland, California; John Judy of Mexico; and Dick Judy of Boone County.

Mr. Judy comes from one of the pioneer families of Boone County. He was formerly an officer of the Boone County Trust company, holding the office of treasurer for a number of years. Mr. Bradford said that Mr. Judy was one of the best officers the Trust company has had. He was punctual and hardworking, and held in the highest esteem. Several years ago he left Columbia to accept a position with the Drovers National Bank of Kansas City. At the time of his death he was an employee of the Federal Reserve Bank of that city.

TEN SOCIETIES HAVE MEETING

Conference in Centralia Christian Church From 12:30 to 5 Friday.

The ten Women's Missionary Societies of the Christian churches in Boone County will hold a conference in the Centralia Christian Church from 12:30 to 5 o'clock Friday afternoon.

Luncheon will be served in the dining room of the church at 12:30 o'clock and the program will follow. The women of all the Christian churches in the county have been invited and are expected to be present. The program will include: 1:30, Devotional, Mrs. L. H. Otto, Centralia; 1:45, Introductions and greetings; 1:50 "Missionary Intelligence," Mrs. R. S. Latsch, Kansas City, state president; 2:20, "District Work Relative to State and County Work," Anna Scott Carter, Paris, Mo. district president; 2:40, Special music; Centralia; 2:50, Round Table, "Methods," Mrs. J. J. Phillips, Columbia county president; (a) "Fostering the Missionary Spirit," Mrs. G. D. Edwards; (b) Young People's Work, Mrs. D. L. Roberts; (c) Financing County Work, Mrs. H. E. Sumner, county secretary-treasurer; (d) Summary, Mrs. E. M. Carter, president of Audrain County society; 3:20, "Benefits of College Education in Missionary Work," Mrs. L. W. St. Clair, Moss, President-Emeritus of Christian Centralia; 3:50, Special music, Centralia; 4:00, "The Woman's Council Plan," Mrs. D. A. Robnett, president of the Women's Council, Columbia Christian Church; 4:30, General Discussion; 5:00, Appreciation, Mrs. W. P. Dysart, Olivette; Benediction.

SEPTIC TANK WORK STARTS

The Plant South of City to Be Done in 180 Days.

Excavating for the new sewerage disposal plant for the city was started last week on the site one mile south of the M. K. and T. railway station.

The contract for the work, taken by the McCoy Construction Co. of Emporia, Kan., provides that the septic and filtering tanks along with the connections to Lloyd George in an effort to obtain an adjustment of the reparations question, but the United States has already made it clear that the collection by the Allies of their debt from Germany is one thing and their payment to the United States of the money lent during the war is quite another. Under no circumstances will the two be tied together though it is by no means impossible for the American government to grant terms to the Allies which will correspond more or less to the time when funds may be expected by them from Germany.

SENATE TO TAKE UP BONUS

Refunding of Foreign Debt Must Be Considered First, However.

WASHINGTON, Jan. 18.—The Senate will take up a soldier bonus bill as soon as possible after the foreign debt refunding bill has been disposed of. Republican senators decided today in secret caucus.

The caucus went on record unanimously favoring immediate and speedy action on the foreign debt bill.

McCaustland Honored by A. A. E.

Dean E. J. McCaustland of the School of Engineering was elected vice-president of the state assembly of the American Association of Engineers at its annual election held at Kansas City Thursday, Friday and Saturday. S. F. Koster of St. Joseph was elected president, and F. R. Tibbets of Kansas City was elected secretary-treasurer.

AGRICULTURAL ORGANIZATIONS CONSOLIDATED

Representatives From Each of the Organizations Will Meet to Perfect Plans Tomorrow.

CHESTER GRAY SPEAKS

Mrs. Walter McNab Miller Assures Farmers That They Will Get a Square Deal.

The state agricultural organizations all federated into one body, is the final decision agreed upon at a meeting of the members of the different organizations held at 9:30 o'clock this morning at the Daniel Boone Tavern. Each organization will maintain its own identity. The object of the federation will be to aid agriculture in Missouri in all its phases.

The first step toward their goal will be a meeting at 9 o'clock tomorrow morning in the Biology Building. At this meeting a representative from each organization included in the federation will be present. The representatives were chosen by C. O. Raine, of Caruthersville, president of the Grange Society in Missouri, who presided at the meeting this morning.

Many members of the organizations spoke. Among them was Chester Gray, president of the Missouri Farm Bureau Federation. He said, "We can never get all the farmers into one organization but we can arrange them in different groups and have them work out different problems."

Judge W. H. Wallace of Kansas City suggested that the farmers organize into a new club in which they were all members but that the existing clubs remain as they have been in the past.

Paul B. Naylor, assistant county agent here, showed how the farmers were eager for organization and how they wanted to get together.

Congressman W. L. Nelson made a talk in which he said that the strength of America depends on the farmers.

LUNCHEON FOR GOV. A. M. HYDE

Commercial Club Also to Entertain State Agricultural and Fair Boards.

The Commercial Club will give a luncheon Friday at the Daniel Boone Tavern in honor of Governor Arthur M. Hyde, the State Board of Agriculture and the State Fair Board. John Case, president, and Jewell Mayes, secretary, of the State Board of Agriculture will represent this board along with any other of the members who may be here. Representing the State Fair Board will be A. C. Dingle of Moberly, who is the president, and E. G. Bylander of Sedalia, who is secretary.

Governor Hyde, who will arrive for the latter part of the program for Farmers' Week, will talk at this luncheon. Mr. Case, who, in addition to being president of the State Board of Agriculture, is editor of the Missouri Ruralist, will also be a speaker at this time.

A. C. Dingle, of Moberly, president of the State Fair Board, who will be here for the latter part of Farmers' Week, and Eugene D. Funk, of Bloomington, Ind., who is known as the greatest corn grower in America and the greatest grower of red corn in the world, will be present and make short talks.

Several other persons prominent in their respective fields, will be present at this luncheon, among them Mrs. Letitia Brown, of Kingwood, W. Va., who is one of the greatest women agriculturists in America, owning and operating large farms near Kingwood.

Tickets for the luncheon will be on sale tomorrow at all of the banks, where they may be purchased up until 9:15 o'clock Friday morning. The price will be 75 cents. If any tickets are available after this time they can be secured at the tavern for \$1.

GOVERNMENT TO TRY AGAIN

Third Attempt to Arbitrate Strike of Packers Will Be Made.

WASHINGTON, Jan. 18.—The government will make a third attempt to arbitrate the present strike of packer employees it was decided today at a meeting of Middle West congressmen with Secretary Hoover, Davis and Wallace.

Mrs. Martha Wyatt Is Improved

Mrs. Martha Anne Wyatt, 1202 Wilkes boulevard, who has been ill with bronchitis the last three weeks, was much improved yesterday and was able to receive callers. Her daughter, Mrs. M. Spee, is caring for her. Mrs. Wyatt is 87 years old and has lived in Columbia for fifteen years.

Former Soldier Makes Charges

VASHON, Jan. 18.—Charges that saw sergeants beat soldier prisoners to death in New Jersey were made before the Senate investigating committee by George J. Walters, Dunkirk, N. Y., today. Walters, a former soldier, named "Sergeant Smith Stanley" as the man who did the killing.

VISITING NURSE IS CHOSEN

Name of Successor to Miss W. T. Bryant Not Announced.

The Columbia Charity Organization Society selected a visiting nurse to succeed Miss W. T. Bryant at a meeting held in the society offices this afternoon. The name of the newly appointed nurse will not be announced until she has officially accepted the position.

Miss Bryant resigned her position to take effect February 1 in order to accept a position offered her as child placing agent with the State Board of Charities and Corrections.

1,230 FARMERS REGISTER

Boone County Leads in Registration—St. Louis County Next.

Twelve hundred and thirty Farmers' Week visitors had registered in the Agricultural Building up to 2 o'clock this afternoon. Of this number, 364 had registered since 2 o'clock yesterday afternoon. Boone County was still leading all other counties in the state with 270 registrations. St. Louis, Lafayette and Jackson counties were the next highest in the number of registrations.

SMOKE PLOT IS CHARGED

Tobacco Prices Kept Up, Commission Reports to Congress.

WASHINGTON, Jan. 18.—Three of the largest tobacco manufacturers of the country are engaged in a conspiracy to prevent reduction in the price of cigars, cigarettes and other manufactured tobacco, the federal trade commission charged in a special report to Congress.

TICKETS GO ON SALE THURSDAY

Those Attending Banquet Will Meet in Jesse Hall Friday Evening.

Tickets for the farmers' banquet to be given Friday at Rothwell Gymnasium will go on sale tomorrow morning at the Agricultural Building. The menu will consist of omelets, oysters, roast beef, sweet potatoes, buttered peas, Parker house rolls, lettuce, ice cream, cake and coffee.

Those who attended are to meet in the auditorium in Jesse Hall between 5 and 5:30 o'clock Friday evening and go in a body to Rothwell Gymnasium. The banquet will be at 6 o'clock. If there are tickets left after tomorrow they will be sold to residents of Columbia or other parts of Boone County Friday morning.

The Wabash Railroad will run special sleepers through to St. Louis and Kansas City leaving here at 10 o'clock Friday night.

RUSSELL HEADS ASSOCIATION

Missouri Corn Growers Elect Officers This Afternoon.

F. H. Russell, 405 College avenue, was elected president of the Missouri State Corn Growers' Association this afternoon. W. P. Brinkley of Linn County was elected vice-president.

The five directors elected are: W. R. Hechler of Dalton and John Potter, King City (two-year term); and J. R. Shelton, Holders, N. L. Farmer, Platte City, and H. C. Windsor, Booneville, (one-year term). C. E. Carter of Columbia was re-elected secretary-treasurer.

Mr. Russell was one of the district vice-presidents last year.

BRIDGE FUNDS OVERDRAWN

County Clerk Says Overdraft Has Not Been Made Good.

C. W. Davis, county clerk, has petitioned the County Court to transfer \$11,916 from the road and bridge fund to the county revenue fund.

Mr. Davis states in his petition that certain transfers of money by the County Court in January, 1921, were not for the best interests of the county. He alleges that the county road and bridge fund was overdrawn \$22,000 and that \$11,916 was removed from the general revenue fund to reduce the overdraft, depriving the county public school fund of lawful interest in each case.

GOVERNOR TO ATTEND PLAY

Will Be Here for Performance of "The Ninth Deacon."

Word has been received from Governor Arthur M. Hyde by the School of Journalism that he accepts the invitation of the school to attend the third "musical news story," "The Ninth Deacon."

Preparations are being made for his reception and entertainment while in Columbia. President R. L. Hill of the Columbia Commercial Club has announced that the club would gladly cooperate with the student body in entertaining the chief executive of the state.

Beer and Wine May Be Issue

By United Press.

CLEVELAND, Jan. 18.—Beer and wine will be the paramount issue of the next congressional election in November, Maj. Fred W. Macdonell, assistant director of the Association Against the Prohibition Amendment, incorporated, made this prediction today.

Funeral of Fenton Baby Today

The month-old son of Mr. and Mrs. Hartley Fenton died last night after a brief illness. Funeral services were held at 2:30 o'clock this afternoon at the Hinton Baptist Church, the Rev. H. P. Cheavens officiating.

RELATIONSHIP OF FARM AND BANK SHOWN

Farmer Is Given Thirty-Three Years to Pay Original Loan—Can Work Land at Same Time.

MUST REMAIN ON FARM

Doctor Diehl Emphasizes Necessity for Rural Community Building and Education.

Tonight's Program

7:30 p. m., University Auditorium. Music by Women's Glee Club of the University.

Address: "Digging Live-Stock Gold in Missouri," by Frank D. Thompson of Lincoln, Neb., editor of The Short-horn of America.

Address: "A Message From the West Virginia Hills," by Mrs. Letitia Jewell Brown of Kingwood, W. Va.

Address: "Some of the Links in Our Corn Fields," by Eugene D. Funk of Bloomington, Ill.

Explanations of the working policy of a Federal Land Bank and of rural community building constituted the program of the second night session of the nineteenth annual Farmers' Week held last night in the auditorium of Jesse Hall.

H. W. Danforth, president of the Federal Land Bank of St. Louis, who was formerly a successful farmer in Washington, Ill., in a clear and concise manner, spoke on "Easier and Better Farm Credits," in which he told of the organization of Federal Land Banks and their relation to the farmer.

Dr. W. W. Diehl, a minister of Albion, Mich., who was introduced to the large audience by Dean F. B. Mumford, a former school mate and close friend, told in a humorous and entertaining style his ideas of the most important factor in the building of any rural community. His subject was "Building the Rural Community."

BANKS TO AID DEVELOPMENT

"Federal Land Banks, which were organized in 1916, are for the sole purpose of aiding in the development of agriculture and in so doing aiding the farmer help the entire nation," said Mr. Danforth. "Money is loaned by these banks for the purchase of farms for agricultural purposes, for buying equipment to be used in farming and to permit building on farms and to permit farmers to refund the indebtedness listed under the above three conditions."

"Every dollar which is loaned by any of the twelve Federal Land Banks is expected to go into the development of agriculture and in so doing aiding the farmer help the entire nation," said Mr. Danforth. "Money is loaned by these banks for the purchase of farms for agricultural purposes, for buying equipment to be used in farming and to permit building on farms and to permit farmers to refund the indebtedness listed under the above three conditions."

"The feature of Federal Land Bank loans is the length of time, thirty-three years, in which the farmer is given to pay the original loan. It allows the farmer to develop his land each year and be paying on his debt at the same time while most loans are for a much shorter time and as a result the farmer allows his farm to deteriorate in an effort to meet his obligations."

HOW TO OBTAIN LOANS

"To obtain a loan from a Federal Land Bank county associations must be organized for this purpose, consisting of at least ten farmers in each. Each association elects its officers. When a loan is the length of time, thirty-three years, in which the farmer is given to pay the original loan. It allows the farmer to develop his land each year and be paying on his debt at the same time while most loans are for a much shorter time and as a result the farmer allows his farm to deteriorate in an effort to meet his obligations."

"In the district covered by the St. Louis bank, constituting parts of three states, Missouri, Illinois and Arkansas, there are more than 400 county associations. Boone County does not have such an association."

The success of Federal Land Banks depends on the farmer and if he meets his obligations as they come due and aids the bank in that manner it will continue to be of much service to the farmer."

An urgent plea for farmers to remain at their places on the farm rather than to move to cities was made by Doctor Diehl in the closing speech of the program.

"Rural community building," said Doctor